

Docket No. 3892-4002

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Stephen L. Ranzini, et al.

Group Art Unit: 3621

Serial No.: 09/981,358

Examiner: Daniel L. Greene

Filed: October 15, 2001

For: SYSTEM AND METHOD FOR SECURE DATA AND FUNDS TRANSFER

EXPRESS MAIL CERTIFICATE

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Express Mail Label No.: EV 460 047 301 US

Date of Deposit: March 10, 2005

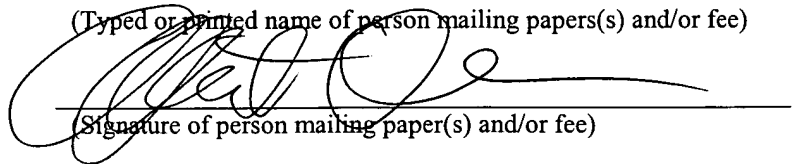
I hereby certify that the following attached paper(s) and/or fee

1. Request for Reconsideration - 6 pages (in duplicate)
2. Postcard for Receipt Acknowledgement

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Albert Isles

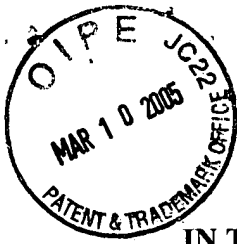
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REQUEST FOR RECONSIDERATION

Mail Stop AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Responsive to the Office Action mailed December 10, 2004, Applicants respectfully request reconsideration in view of the following remarks. No fees are believed due in connection with this response. However, in the event any fees are necessitated by this response, the Commissioner is hereby authorized to charge our deposit account no. 13-4500, order no. 3892-4002.

(Remarks begin on page 2)